

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18–34764–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Debra E. O'Neal
aka Debora E. O'Neal, aka Debra Evetta
O'Neal, aka Debra O'Neil
915 Plymouth Rd
North Brunswick, NJ 08902–4589

Social Security No.:

xxx–xx–6693

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 2/25/2019 and a confirmation hearing on such Plan has been scheduled for 4/23/2019 at 10:00 am.

The debtor filed a Modified Plan on 4/17/2019 and a confirmation hearing on the Modified Plan is scheduled for 5/28/2019 at 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: April 18, 2019

JAN: gan

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Debra E. O'Neal
 Debtor

Case No. 18-34764-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 186

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 Total Noticed: 27

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db
 517928203 Debra E. O'Neal, 915 Plymouth Rd, North Brunswick, NJ 08902-4589
 517928204 Capital One Auto Finance, 1 S Orange St, Wilmington, DE 19801-5006
 517928209 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517928210 Giaimo & Associates, 97 E River Rd, Rumson, NJ 07760-1625
 517987557 Healthcare Emp F C U, 29 Emmons Dr Ste C40, Princeton, NJ 08540-5971
 +Healthcare Employees Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 517928211 Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 517928212 Renaissance Village I Condominium Assoc, 97 E River Rd, Rumson, NJ 07760-1625
 517929923 +Renaissance at North Brunswick, Master Association, c/o Giaimo and Associates,
 97 E. River Road, Rumson, NJ 07760-1625
 517928216 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-4747)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 23:24:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 18 2019 23:24:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517936951 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 18 2019 23:26:06
 Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517951811 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 18 2019 23:25:31
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 517928205 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 18 2019 23:24:05 Comenity Bank/Pier 1,
 PO Box 182789, Columbus, OH 43218-2789
 517928206 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 18 2019 23:24:05 Comenitybank/wayfair,
 PO Box 182789, Columbus, OH 43218-2789
 517928207 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 18 2019 23:24:05 Comenitycb/hsn,
 PO Box 182120, Columbus, OH 43218-2120
 517928208 E-mail/Text: bknotices@financesysteminc.com Apr 18 2019 23:24:29 Finance System of Rich,
 32 S 9th St, Richmond, IN 47374-5504
 518038204 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 18 2019 23:25:30
 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,
 Norfolk VA 23541
 518038190 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 18 2019 23:26:05
 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 518031253 E-mail/Text: bnc-quantum@quantum3group.com Apr 18 2019 23:24:08
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 518031252 E-mail/Text: bnc-quantum@quantum3group.com Apr 18 2019 23:24:08
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788
 517928215 E-mail/PDF: gecsedirecoverycorp.com Apr 18 2019 23:25:28 Synch/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 517928213 E-mail/PDF: gecsedirecoverycorp.com Apr 18 2019 23:25:44 Synch/jcp, PO Box 965007,
 Orlando, FL 32896-5007
 517928214 E-mail/PDF: gecsedirecoverycorp.com Apr 18 2019 23:26:02 Synch/jtv, PO Box 965036,
 Orlando, FL 32896-5036
 517928463 +E-mail/PDF: gecsedirecoverycorp.com Apr 18 2019 23:26:02 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518038119 +E-mail/PDF: gecsedirecoverycorp.com Apr 18 2019 23:25:28 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Renaissance Village I Condo Association, c/o Giaimo and Associates, 97 E River Road,
 Rumson
 cr Renaissance at North Brunswick Master Association,, c/o Giaimo and Associates, LLC
 518040787* +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 186

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Total Noticed: 27

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Albert Russo	docs@russotrustee.com	
Kaitlyn R. Bernaski	on behalf of Creditor	Renaissance at North Brunswick Master Association, Inc. kbernaski@giaimoandassociates.com
Kaitlyn R. Bernaski	on behalf of Creditor	Renaissance Village I Condo Association kbernaski@giaimoandassociates.com
Mark S Cherry	on behalf of Debtor Debra E. O'Neal	mc@markcherryllaw.com, dot@markcherryllaw.com;bankruptcy@markcherryllaw.com;G9657@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor	CSMC 2018-RPL10 Trust rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	
William M.E. Powers	on behalf of Creditor	Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor	Wells Fargo Bank, N.A. ecf@powerskirn.com
		TOTAL: 8